



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name SANDY SPRING BANCORP, INC.

City/State OLNEY, MD

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 13,017,464

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SANDY SPRING BANCORP, INC.
17801 GEORGIA AVENUE

OLNEY, MD 20832

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	12,828,785	11,479,463	11,770,929	8,366,657	7,970,308
Net income (\$000)	189,703	40,291	96,953	116,433	100,864
Number of BHCs in peer group	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.32	2.65	88	3.06	2.80	67	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
+ Non-interest income	0.82	1.09	39	0.81	1.21	35	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
- Overhead expense	2.03	2.21	40	2.25	2.59	35	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
- Provision for credit losses	-0.50	-0.12	6	1.05	0.66	84	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
+ Securities gains (losses)	0	0.01	60	0.01	0.03	49	0	0.02	48	0	0.01	46	0	0	72
+ Other tax equivalent adjustments	0	0	88	0	0	8	0	0	9	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.61	1.76	90	0.58	0.91	24	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Net operating income	1.97	1.34	90	0.47	0.70	27	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Net income	1.97	1.34	90	0.47	0.71	26	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.75	3.12	87	3.89	3.64	66	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense	0.23	0.26	54	0.60	0.58	60	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent)	3.52	2.85	87	3.28	3.05	63	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.12	61	0.01	0.28	6	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Earnings coverage of net loan and lease losses (X)	19.83	26.30	56	396.86	20.97	96	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.32	33	1.65	1.58	63	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.11	1.30	34	1.63	1.55	65	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.56	0.58	54	0.70	0.71	54	1.09	0.71	83	0.79	0.56	71	0.90	0.57	78
30-89 days past due loans and leases / Total loans and leases	0.51	0.29	81	0.36	0.37	61	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
Liquidity and Funding															
Net noncore funding dependence	0.68	-3.31	64	14.30	6.19	76	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	-0.49	-9.17	74	7.86	-2.71	83	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Net loans and leases / Total assets	74.19	58.81	85	80.87	63	93	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Capitalization															
Tier 1 leverage ratio	9.33	9.07	65	8.65	9.05	43	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Holding company equity capital / Total assets	11.88	10.79	69	11.24	11.12	50	11.49	11.16	56	13.13	11.37	76	12.95	11.21	76
Total equity capital (including minority interest) / Total assets	11.88	10.91	66	11.24	11.24	48	11.49	11.29	55	13.13	11.43	76	12.95	11.30	74
Common equity tier 1 capital / Total risk-weighted assets	12.53	12.64	54	10.45	12.26	26	10.58	12.38	25	11.06	12.50	31	10.90	12.37	28
Net loans and leases / Equity capital (X)	6.25	5.47	68	7.20	5.73	78	7.02	5.58	78	5.92	6.55	35	6.13	6.70	39
Cash dividends / Net income	24.08	27.22	45	96.68	49.74	89	54.85	42.30	69	36.31	25.65	67	38.94	24.05	70
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			35.12	
Growth Rates															
Assets	2.68	9.51	18	50.26	16.67	93	48.32	16.68	93	4.68	8.66	32	51.35	9.35	97
Equity capital	8.51	7.52	71	24.97	6.54	89	29.74	6.99	93	6.09	12.19	20	89.41	12.50	98
Net loans and leases	-5.80	-0.66	26	54.86	12.75	94	53.87	9.07	96	2.47	8.63	24	52.87	10.51	95
Noncore funding	-39.78	-21.64	22	56.89	-6.57	95	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	11.17	10.65	63	13.98	13.73	65	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Equity investment in subsidiaries / Equity capital	103.06	103.15	54	109.65	103.27	83	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Cash from ops + noncash items + op expense / Op expense + dividends	363.30	155.61	92	91.18	142.45	21	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	321,029	289,814	395,163	318,158	294,376	10.77	187.53
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	320,936	289,714	395,031	318,037	294,250	10.78	187.71
Tax-exempt income on loans and leases.....	93	100	132	121	126	-7.00	-9.71
Estimated tax benefit on income on loans and leases.....	0	0	0	0	74		
Income on loans and leases (tax equivalent).....	321,029	289,814	395,163	318,158	294,450	10.77	187.30
Investment interest income (tax equivalent).....	18,088	20,061	26,202	24,004	28,900	-9.83	0.32
Interest on balances due from depository institutions.....	395	419	446	2,116	1,304	-5.73	153.21
Interest income on other earning assets.....	701	1,475	1,751	3,579	4,143	-52.47	-49.17
Total interest income (tax equivalent).....	340,213	311,769	423,562	347,857	328,797	9.12	159.10
Interest on time deposits of \$250K or more.....	1,795	6,356	7,326	8,890	5,584	-71.76	
Interest on time deposits < \$250K.....	5,567	16,600	19,820	24,949	13,383	-66.46	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,839	12,285	14,506	27,831	20,172	-60.61	152.29
Interest on other borrowings and trading liabilities.....	2,787	5,594	8,558	17,738	22,578	-50.18	-71.33
Interest on subordinated debt and mandatory convertible securities.....	5,973	7,603	10,191	3,141	1,922	-21.44	
Total interest expense.....	20,961	48,438	60,401	82,549	63,639	-56.73	33.27
Net interest income (tax equivalent).....	319,252	263,331	363,161	265,308	265,158	21.24	176.22
Non-interest income.....	79,133	69,443	101,645	71,086	60,498	13.95	115.08
Adjusted operating income (tax equivalent).....	398,385	332,774	464,806	336,394	325,656	19.72	161.46
Overhead expense.....	195,401	193,512	255,177	178,927	179,422	0.98	111.18
Provision for credit losses.....	-48,418	90,158	85,669	4,683	9,023		
Securities gains (losses).....	178	432	467	77	190	-58.80	-90.73
Other tax equivalent adjustments.....	3	-1	-1	0	0		
Pretax net operating income (tax equivalent).....	251,583	49,535	124,426	152,861	137,401	407.89	343.02
Applicable income taxes.....	61,878	9,244	27,472	36,428	31,824	569.39	266.99
Tax equivalent adjustments.....	2	0	1	0	4,713		-99.96
Applicable income taxes (tax equivalent).....	61,880	9,244	27,473	36,428	36,537	569.41	183.15
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	189,703	40,291	96,953	116,433	100,864	370.83	443.03
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	189,703	40,291	96,953	116,433	100,864	370.83	443.03
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	189,703	40,291	96,953	116,433	100,864	370.83	443.03
Investment securities income (tax equivalent).....	18,088	20,061	26,202	24,004	28,900	-9.83	0.32
US Treasury and agency securities (excluding mortgage-backed securities).....	1,360	4,141	4,884	8,982	6,939	-67.16	-7.61
Mortgage-backed securities.....	10,574	10,247	13,419	7,636	7,881	3.19	109.76
All other securities.....	6,154	5,673	7,899	7,386	14,080	8.48	-46.57
Cash dividends declared.....	45,673	38,953	53,175	42,272	39,277	17.25	162.37
Common.....	45,673	38,953	53,175	42,272	39,277	17.25	162.37
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.54	2.90	87	3.62	3.35	70	3.60	3.27	72	4.16	4.19	48	4.13	4.08	57
Less: Interest expense	0.22	0.24	54	0.56	0.54	61	0.51	0.48	64	0.99	0.95	57	0.80	0.75	58
Equals: Net interest income (tax equivalent)	3.32	2.65	88	3.06	2.80	67	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
Plus: Non-interest income	0.82	1.09	39	0.81	1.21	35	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
Equals: adjusted operating income (tax equivalent)	4.14	3.80	74	3.87	4.06	41	3.95	4.04	48	4.02	4.16	47	4.09	4.27	39
Less: Overhead expense	2.03	2.21	40	2.25	2.59	35	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Less: Provision for credit losses	-0.50	-0.12	6	1.05	0.66	84	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	58	0.01	0.03	49	0	0.02	48	0	0.01	47	0	0	72
Plus: other tax equivalent adjustments	0	0	88	0	0	8	0	0	9	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.61	1.76	90	0.58	0.91	24	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Less: Applicable income taxes (tax equivalent)	0.64	0.41	89	0.11	0.21	23	0.23	0.23	49	0.44	0.35	73	0.46	0.32	83
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.97	1.34	90	0.47	0.70	27	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.97	1.34	90	0.47	0.71	26	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Memo: Net income (last four quarters)	1.93	1.30	90	0.64	0.81	29	0.82	0.82	44	1.39	1.19	69	1.27	1.22	54
Net income—BHC and noncontrolling (minority) interest	1.97	1.35	90	0.47	0.72	25	0.82	0.83	44	1.39	1.19	70	1.27	1.22	54
Margin Analysis															
Average earning assets / Average assets	94.22	93.09	63	93.18	92.11	65	93.46	92.32	67	92.05	93.22	36	92.19	93.23	35
Average interest-bearing funds / Average assets	58.14	61.98	35	59.18	64.67	24	59.52	64.06	30	63.07	70.66	22	60.80	70.70	15
Interest income (tax equivalent) / Average earning assets	3.75	3.12	87	3.89	3.64	66	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense / Average earning assets	0.23	0.26	54	0.60	0.58	60	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent) / Average earning assets	3.52	2.85	87	3.28	3.05	63	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
Yield or Cost															
Total loans and leases (tax equivalent)	4.18	4.07	62	4.28	4.35	51	4.22	4.27	49	4.81	4.98	41	4.71	4.85	40
Interest-bearing bank balances	0.11	0.13	21	0.21	0.36	19	0.17	0.27	20	2.41	2.26	70	1.36	1.88	18
Federal funds sold and reverse repos	0	0.25	21	0.36	0.75	36	0.25	0.68	29	1.75	2.02	30	1.44	1.50	35
Trading assets		0.45			0.65			0.60			0.49			0.70	
Total earning assets	3.75	3.09	87	3.89	3.61	67	3.85	3.51	71	4.52	4.47	54	4.41	4.33	54
Investment securities (tax equivalent)	1.72	1.77	49	2.06	2.36	24	1.98	2.25	28	2.60	2.74	36	3.04	2.69	80
US Treasury and agency securities (excluding mortgage-backed securities)	2.56	1.23	92	5.77	1.85	94	5.48	1.75	94	3.88	2.54	90	2.74	2.20	82
Mortgage-backed securities	1.42	1.55	37	1.79	2.17	18	1.76	2.05	22	2.07	2.54	5	2.13	2.44	11
All other securities	2.32	2.85	34	1.83	3.28	10	1.83	3.24	8	2.15	3.80	7	4.18	3.74	70
Interest-bearing deposits	0.23	0.22	59	0.89	0.60	79	0.74	0.53	75	1.39	1.13	75	1	0.85	67
Time deposits of \$250K or more	0.54	0.70	34	1.69	1.53	64	1.47	1.42	51	2.30	2.13	67	1.58	1.57	43
Time deposits < \$250K	0.63	0.67	50	1.70	1.47	66	1.55	1.36	63	2.11	1.91	66	1.57	1.42	62
Other domestic deposits	0.12	0.16	45	0.43	0.41	56	0.36	0.36	54	0.99	0.86	63	0.80	0.64	67
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.11	0.18	53	0.54	0.71	53	0.44	0.62	47	0.76	1.23	40	0.68	1.03	46
Other borrowed funds and trading liabilities	2.35	1.29	85	0.83	1.54	18	1.12	1.50	33	2.56	1.03	86	2.18	2.10	63
All interest-bearing funds	0.37	0.38	59	0.95	0.82	67	0.86	0.74	68	1.56	1.34	68	1.31	1.06	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	79,133	69,443	101,645	71,086	60,498
Fiduciary activities income	10,779	9,498	12,673	12,293	11,550
Service charges on deposit accounts - domestic	6,333	5,586	7,609	10,074	9,708
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	16,464	12,856	17,896	10,376	9,735
Insurance activities revenue	5,685	5,440	6,795	6,612	6,159
Venture capital revenue	0	0	0	0	0
Net servicing fees	-64	-8	-20	234	336
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	20,639	24,934	39,424	14,250	6,744
Other non-interest income	19,297	11,137	17,268	17,247	16,266
Total overhead expenses	195,401	193,512	255,177	178,927	179,422
Personnel expense	114,295	98,391	134,470	103,950	96,998
Net occupancy expense	25,554	24,259	32,264	28,915	26,485
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,991	4,567	6,221	1,947	2,162
Other operating expenses	50,561	66,295	82,222	44,115	53,777
Fee income on mutual funds and annuities	62	48	69	49	64
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,164	1,134	1,123	932	910
Average personnel expense per employee	98.19	86.76	119.74	111.53	106.59
Average assets per employee	11,021.29	10,122.98	10,481.68	8,977.10	8,758.58

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.08	2.14	24	0.07	2.09	23	0.07	2.02	23	0.07	0.66	71	0.11	1.69	38
Overhead expenses / Net Interest Income + non-interest income	49.05	58.85	15	58.15	62.06	38	54.90	62.28	24	53.19	61.79	12	55.90	61.22	25
Percent of Average Assets															
Total overhead expense	2.03	2.21	40	2.25	2.59	35	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Personnel expense	1.19	1.23	44	1.14	1.30	33	1.14	1.30	34	1.24	1.50	27	1.22	1.46	28
Net occupancy expense	0.27	0.24	65	0.28	0.26	61	0.27	0.26	59	0.35	0.32	64	0.33	0.31	60
Other operating expenses	0.58	0.72	34	0.82	0.95	54	0.75	0.94	44	0.55	0.76	23	0.70	0.79	42
Overhead less non-interest income	1.21	1.08	54	1.44	1.27	68	1.30	1.25	51	1.29	1.65	19	1.49	1.65	34
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.05	58.34	16	58.15	61.60	41	54.90	61.82	25	53.19	59.91	19	55.10	60.51	25
Personnel expense	28.69	32.89	25	29.57	32.31	30	28.93	32.36	25	30.90	34.17	29	29.79	34.42	18
Net occupancy expense	6.41	6.26	50	7.29	6.55	61	6.94	6.58	57	8.60	7.50	69	8.13	7.33	65
Other operating expenses	13.94	18.68	12	21.29	22.16	60	19.03	22.28	42	13.69	17.93	16	17.18	18.28	41
Total non-interest income	19.86	28.20	33	20.87	28.52	37	21.87	28.83	38	21.13	19.83	54	18.58	20.30	47
Fiduciary activities income	2.71	2.27	63	2.85	2.06	68	2.73	2.09	66	3.65	1.61	82	3.55	1.95	76
Service charges on domestic deposit accounts	1.59	3.25	25	1.68	3.23	25	1.64	3.27	24	2.99	3.21	47	2.98	3.58	42
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	4.13	2.46	79	3.86	2.59	79	3.85	2.46	79	3.08	0.91	88	2.99	0.85	88
Insurance activities revenue	1.43	0.38	84	1.63	0.41	85	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	-0.02	0.56	6	0	-0.04	33	0	0.01	34	0.07	0.22	42	0.10	0.52	41
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	5.18	3.64	75	7.49	3.74	79	8.48	3.92	83	4.24	2.27	83	2.07	1.98	64
Other non-interest income	4.84	9.39	21	3.35	9.49	9	3.72	9.65	13	5.13	7.41	26	4.99	7.05	28
Overhead less non-interest income	29.18	29.67	40	37.28	31.97	64	33.03	31.93	49	32.06	39.47	22	36.52	39.75	41
Applicable income taxes / Pretax net operating income (tax equivalent)	24.60	21.49	82	18.66	18.64	43	22.08	18.63	71	23.83	21.51	70	23.16	18.37	77
Applicable income tax + TE / Pretax net operating income + TE	24.60	23.11	69	18.66	22.16	22	22.08	21.18	50	23.83	23.31	52	26.59	21.35	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,296,845	8,352,722	8,331,992	6,070,913	5,899,306	-0.67	146.18
Commercial and industrial loans	1,368,036	1,977,774	2,010,796	628,996	658,922	-30.83	243.55
Loans to individuals	30,878	23,903	26,314	26,906	29,612	29.18	38.22
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	70,267	68,263	109,699	32,118	6,567	2.94	1161.30
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,766,026	10,422,662	10,478,801	6,758,933	6,594,407	-6.30	157.25
Less: Allowance for loan and lease losses	107,919	170,313	165,368	56,134	53,487	-36.63	145.59
Net loans and leases	9,658,107	10,252,349	10,313,433	6,702,799	6,540,920	-5.80	157.39
Debt securities that reprice or mature in over 1 year	1,344,772	1,167,225	1,153,779	832,057	746,288	15.21	107.76
Mutual funds and equity securities	0	0	0	568	568		-100.00
Subtotal	11,002,879	11,419,574	11,467,212	7,535,424	7,287,776	-3.65	150.01
Interest-bearing bank balances	1,008,344	117,129	203,061	63,426	33,858	760.88	1982.28
Federal funds sold and reverse repos	352	390	291	208	609	-9.74	-68.17
Debt securities that reprice or mature within 1 year	84,783	189,980	194,242	240,708	190,479	-55.37	1087.60
Trading assets	0	0	0	0	0		
Total earning assets	12,096,358	11,727,073	11,864,806	7,839,766	7,512,722	3.15	171.37
Non-interest-bearing cash and due from depository institutions	105,937	107,364	93,651	82,469	67,014	-1.33	117.68
Premises, fixed assets, and leases	116,891	124,576	121,372	126,434	59,434	-6.17	119.08
Other real estate owned	1,105	1,389	1,455	1,482	1,584	-20.45	-13.27
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	697,173	717,729	717,145	578,851	602,518	-2.86	180.18
Total assets	13,017,464	12,678,131	12,798,429	8,629,002	8,243,272	2.68	170.60
Quarterly average assets	12,886,460	12,835,892	12,645,327	8,542,837	8,126,357	0.39	171.56
Average loans and leases (YTD)	10,248,032	9,036,126	9,364,979	6,610,735	6,252,401	13.41	182.10
Memoranda							
Loans held-for-sale	44,678	88,728	78,294	53,701	22,773	-49.65	182.38
Loans not held-for-sale	9,721,348	10,333,934	10,400,507	6,705,232	6,571,634	-5.93	157.14
Real estate loans secured by 1-4 family	1,898,318	2,312,295	2,198,256	1,916,062	1,982,841	-17.90	39.30
Commercial real estate loans	6,374,268	6,019,266	6,113,091	4,145,737	3,909,394	5.90	218.06
Construction and land development	1,470,479	1,300,518	1,346,310	925,475	976,868	13.07	187.62
Multifamily	482,842	401,489	371,739	257,401	219,355	20.26	624.28
Nonfarm nonresidential	4,420,947	4,317,259	4,395,042	2,962,861	2,713,171	2.40	209.99
Real estate loans secured by farmland	24,259	21,161	20,645	9,114	7,071	14.64	621.35
Total investment securities	1,429,555	1,357,205	1,348,021	1,073,333	937,335	5.33	118.04
U.S. Treasury securities	36,064	25,089	28,406	69,317	70,092	43.74	
US agency securities (excluding mortgage-backed securities)	33,552	43,384	41,889	127,322	183,191	-22.66	-39.52
Municipal securities	327,791	352,987	390,366	233,649	282,023	-7.14	10.07
Mortgage-backed securities	1,024,739	823,883	777,751	540,628	311,888	24.38	252.41
Asset-backed securities	0	99,363	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,409	12,499	9,925	9,862	9,550	-40.72	-20.73
Mutual funds and equity securities	0	0	0	568	568		-100.00
Available-for-sale securities	1,429,555	1,357,205	1,348,021	1,073,333	937,335	5.33	118.04
U.S. Treasury securities	36,064	25,089	28,406	69,317	70,092	43.74	
US agency securities (excluding mortgage-backed securities)	33,552	43,384	41,889	127,322	183,191	-22.66	-39.52
Municipal securities	327,791	352,987	390,366	233,649	282,023	-7.14	10.07
Mortgage-backed securities	1,024,739	823,883	777,751	540,628	311,888	24.38	252.41
Asset-backed securities	0	99,363	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,409	12,499	9,925	9,862	9,550	-40.72	-20.73
Mutual funds and equity securities	0	0	0	568	568		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	10,532	34,025	37,860	5,379	-8,973	-69.05	-46.39
Structured notes, fair value	0	0	0	0	0		
Pledged securities	535,815	435,538	482,124	428,205	468,163	23.02	12.47

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,987,424	3,458,817	3,325,560	1,892,063	1,750,328	15.28	245.46
NOW, ATS and transaction accounts	1,399,060	1,137,001	1,292,164	836,433	703,145	23.05	143.42
Time deposits less brokered deposits < \$250K	487,535	834,318	480,722	894,154	753,898	-41.56	
MMDA and other savings accounts	4,092,075	3,500,879	3,757,697	2,169,513	1,935,254	16.89	232.30
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,966,094	8,931,015	8,856,143	5,792,163	5,142,625	11.59	209.56
Time deposits of \$250K or more	430,301	557,728	477,026	395,955	357,631	-22.85	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	147,503	212,287	543,158	213,605	137,429	-30.52	18.76
Secured federal funds purchased	0	70,000	390,000	75,000	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	165,000	230,076	134,167	824,832	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	529,629	148,999	379,610	213,779	-100.00	-100.00
Brokered deposits < \$250K	591,018	476,239	699,914	252,213	414,634	24.10	
Noncore funding	1,168,822	1,940,883	2,099,173	1,375,550	1,948,305	-39.78	17.84
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	172,639	230,300	227,089	209,406	37,425	-25.04	475.46
Other liabilities	163,849	151,184	146,069	118,909	47,014	8.38	402.76
Total liabilities	11,471,404	11,253,382	11,328,474	7,496,028	7,175,369	1.94	168.40
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	46,119	47,026	47,057	34,970	35,531	-1.93	93.07
Common surplus	799,766	845,399	846,922	586,623	606,573	-5.40	384.89
Retained earnings	701,301	514,831	557,271	515,713	441,553	36.22	104.24
Accumulated other comprehensive income	-1,126	17,493	18,705	-4,332	-15,754		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,546,060	1,424,749	1,469,955	1,132,974	1,067,903	8.51	188.09
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,546,060	1,424,749	1,469,955	1,132,974	1,067,903	8.51	188.09
Total liabilities and capital	13,017,464	12,678,131	12,798,429	8,629,002	8,243,272	2.68	170.60
Memoranda							
Non-interest-bearing deposits	3,987,424	3,458,817	3,325,560	1,892,063	1,750,329	15.28	245.46
Interest-bearing deposits	6,999,989	6,506,165	6,707,523	4,548,268	4,164,561	7.59	193.76
Total deposits	10,987,413	9,964,982	10,033,083	6,440,331	5,914,890	10.26	210.63
Long-term debt that reprices within 1 year	0	372,544	284,812	173,201	860,779	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,469,955	1,132,974	1,132,974	1,067,903	563,816		
Accounting restatements	0	-2,221	-2,221	0	0		
Net income	189,703	40,291	96,953	116,433	100,864		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4	4,475	4,834	396	635		
Sale of treasury stock	2,583	147	316	334	0		
Less: Purchase of treasury stock	54,321	25,702	25,702	24,284	0		
Changes incident to business combinations	0	289,089	289,089	0	446,640		
Less: Dividends declared	45,673	38,953	53,175	42,272	39,277		
Change in other comprehensive income	-19,831	21,825	23,037	11,422	-7,420		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,640	2,824	3,850	3,042	2,645		
Holding company equity capital, ending balance	1,546,060	1,424,749	1,469,955	1,132,974	1,067,903		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	63.74	36.06	91	65.88	36.66	94	65.10	36.22	93	70.35	52.67	89	71.57	53.63	86
Commercial and industrial loans	10.51	11.11	53	15.60	14.40	56	15.71	13.52	62	7.29	11.45	32	7.99	11.42	37
Loans to individuals	0.24	3.60	18	0.19	3.57	14	0.21	3.40	17	0.31	2.71	25	0.36	2.65	26
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases	0.54	4.26	13	0.54	4.66	10	0.86	4.63	15	0.37	1.08	53	0.08	2.64	12
Net loans and leases	74.19	58.81	85	80.87	63	93	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Debt securities over 1 year	10.33	18.32	21	9.21	14.80	24	9.02	15.55	22	9.64	13.66	29	9.05	13.20	28
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0.01	0.06	43	0.01	0.05	48
Subtotal	84.52	78.17	72	90.07	79.07	93	89.60	78.16	93	87.33	86.76	46	88.41	87.24	53
Interest-bearing bank balances	7.75	9.37	41	0.92	6.40	8	1.59	7.51	11	0.74	2.97	23	0.41	2.30	20
Federal funds sold and reverse repos	0	0.53	62	0	0.80	61	0	0.82	59	0	0.03	75	0.01	0.01	81
Debt securities 1 year or less	0.65	1.51	37	1.50	1.85	57	1.52	1.68	58	2.79	2.10	72	2.31	2.14	67
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	92.92	91.57	64	92.50	90.87	69	92.71	91.05	68	90.85	92.39	29	91.14	92.24	35
Non-interest cash and due from depository institutions	0.81	0.99	35	0.85	1.03	37	0.73	1.07	26	0.96	1.14	38	0.81	1.25	27
Other real estate owned	0.01	0.01	54	0.01	0.03	42	0.01	0.02	51	0.02	0.04	48	0.02	0.04	49
All other assets	6.26	7.39	36	6.65	8.03	31	6.56	7.82	36	8.19	6.41	76	8.05	6.39	74
Memoranda															
Short-term investments	8.40	12.31	36	2.43	10.21	10	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
U.S. Treasury securities	0.28	1.18	48	0.20	0.91	55	0.22	0.84	58	0.80	0.29	84	0.85	0.37	84
US agency securities (excluding mortgage-backed securities)	0.26	0.75	47	0.34	0.59	53	0.33	0.63	51	1.48	1.25	61	2.22	1.67	70
Municipal securities	2.52	1.70	69	2.78	1.60	72	3.05	1.69	75	2.71	2.58	61	3.42	2.66	71
Mortgage-backed securities	7.87	13.46	24	6.50	11.20	24	6.08	11.75	20	6.27	9.38	31	3.78	8.73	19
Asset-backed securities	0	0.47	25	0.78	0.31	78	0.78	0.32	79	1.07	0.30	87	0.97	0.26	88
Other debt securities	0.06	0.51	40	0.10	0.40	47	0.08	0.42	45	0.11	0.53	45	0.12	0.52	46
Loans held-for-sale	0.34	0.50	60	0.70	0.52	65	0.61	0.52	65	0.62	0.39	80	0.28	0.29	73
Loans held for investment	74.68	58.34	87	81.51	63.22	94	81.26	61.72	94	77.71	72.01	71	79.72	73.24	75
Real estate loans secured by 1-4 family	14.58	11.57	65	18.24	12.28	74	17.18	11.91	68	22.20	16.02	76	24.05	16.83	77
Revolving	3.06	1.44	83	3.81	1.72	87	3.62	1.66	85	4.74	2.24	85	5.52	2.43	87
Closed-end, secured by first liens	10.82	9.73	63	13.85	10.10	71	12.95	9.81	66	16.66	13.07	71	17.57	13.60	70
Closed-end, secured by junior liens	0.71	0.19	90	0.58	0.24	87	0.60	0.22	89	0.80	0.37	88	0.97	0.41	89
Commercial real estate loans	48.97	22.35	94	47.48	22.30	94	47.76	22.22	94	48.04	33.26	87	47.43	33.39	85
Construction and land development	11.30	3.40	96	10.26	3.47	94	10.52	3.40	95	10.73	5	91	11.85	4.78	93
Multifamily	3.71	3.32	65	3.17	3.10	59	2.90	3.12	56	2.98	4.76	46	2.66	5.12	41
Nonfarm nonresidential	33.96	14.65	97	34.05	14.72	96	34.34	14.72	97	34.34	21.85	91	32.91	21.85	89
Real estate loans secured by farmland	0.19	0.35	62	0.17	0.33	61	0.16	0.33	62	0.11	0.95	41	0.09	0.88	40

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	84.96	60.51	90	80.14	56.15	90	79.51	57.15	89	89.82	72.74	86	89.46	72.88	86
Real estate loans secured by 1-4 family	19.44	20	48	22.19	19.51	57	20.98	19.43	53	28.35	22.29	69	30.07	23.13	74
Revolving	4.08	2.47	75	4.63	2.66	77	4.42	2.64	76	6.05	3.13	80	6.90	3.34	83
Closed-end	15.36	17.35	42	17.56	16.64	55	16.56	16.59	48	22.29	18.71	66	23.17	19.33	67
Commercial real estate loans	65.27	37.13	93	57.75	33.63	92	58.34	34.63	93	61.34	46.16	83	59.28	45.57	83
Construction and land development	15.06	5.69	95	12.48	5.18	93	12.85	5.26	92	13.69	6.97	89	14.81	6.53	91
1-4 family	7.04	1.19	98	6.08	0.94	97	5.95	0.93	97	7.06	1.47	97	8.14	1.52	98
Other	8.02	4.46	83	6.40	4.09	74	6.90	4.19	79	6.63	5.34	65	6.68	4.90	74
Multifamily	4.94	5.41	57	3.85	4.78	48	3.55	4.96	42	3.81	6.42	41	3.33	6.76	36
Nonfarm nonresidential	45.27	24.45	94	41.42	22.19	95	41.94	22.93	93	43.84	30.59	87	41.14	30.16	84
Owner-occupied	16.81	8.31	90	15.48	7.46	89	15.45	7.68	89	19.27	10.68	90	18.74	10.31	89
Other	28.46	15.83	91	25.94	14.52	93	26.49	14.95	91	24.56	19.36	75	22.40	19.35	67
Real estate loans secured by farmland	0.25	0.61	60	0.20	0.52	58	0.20	0.54	58	0.13	1.38	40	0.11	1.27	38
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	14.01	19.45	31	18.98	22.98	34	19.19	22.17	41	9.31	16.16	25	9.99	16.21	30
Loans to individuals	0.32	6.58	16	0.23	6.23	11	0.25	6.13	12	0.40	4	25	0.45	3.89	25
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases	0.72	8.42	12	0.65	9.11	9	1.05	9.09	13	0.48	1.48	53	0.10	3.74	12
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	656.58	383.43	93	707.68	387.92	94	682.33	381.27	94	713.86	493.53	89	745.45	505.61	92
Real estate loans secured by 1-4 family	150.23	124.74	66	195.91	130.23	77	180.02	125.03	72	225.30	151.03	78	250.56	161.34	80
Revolving	31.50	15.53	81	40.89	18.32	87	37.95	17.42	87	48.11	21.25	87	57.49	23.52	89
Closed-end	118.73	107.54	59	155.02	110.40	74	142.07	106.14	67	177.19	127.10	77	193.06	134.73	77
Commercial real estate loans	504.43	238.58	95	509.98	237.16	96	500.62	234.65	96	487.48	311.74	90	494	316.03	90
Construction and land development	116.37	36.07	96	110.19	36.48	96	110.25	35.62	96	108.82	46.63	93	123.44	44.92	95
1-4 family	54.38	7.44	98	53.67	6.64	98	51.07	6.34	98	56.11	9.52	97	67.81	10.21	98
Other	61.99	28.34	90	56.51	28.60	86	59.19	28.16	89	52.71	35.90	72	55.63	33.75	80
Multifamily	38.21	35.29	66	34.02	32.93	61	30.44	32.74	57	30.27	44.76	47	27.72	48.38	42
Nonfarm nonresidential	349.86	156.30	97	365.78	156.60	97	359.92	155.06	96	348.39	206.64	93	342.84	208.15	94
Owner-occupied	129.91	52.63	94	136.68	52.43	94	132.60	52.37	94	153.17	71.54	95	156.15	70.68	96
Other	219.94	100.99	94	229.10	101.87	96	227.32	100.54	96	195.23	130.65	82	186.69	134.17	79
Real estate loans secured by farmland	1.92	3.67	61	1.79	3.43	60	1.69	3.44	60	1.07	8.66	44	0.89	8.13	40
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	108.26	116.17	53	167.57	150.16	56	164.67	139.91	62	73.96	106.70	37	83.26	107.07	42
Loans to individuals	2.44	36.56	17	2.03	36.83	14	2.15	37.47	16	3.16	24.83	25	3.74	24.45	28
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases	5.56	47.63	13	5.78	49.92	10	8.98	49.54	14	3.78	10.25	56	0.83	25.58	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	48.46	29.25	89	42.27	26.62	87	42.89	27.32	86	42.07	35.38	72	40.54	35.09	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	374.53	187.63	92	373.31	186.45	91	368.03	183.76	91	334.33	239.13	82	337.85	243.62	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	504.44	244.92	95	509.99	243.47	96	500.63	240.85	96	487.50	315.15	89	494	318.90	90

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	8.40	12.31	36	2.43	10.21	10	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
Liquid assets	16.97	29.12	20	8.81	24.65	6	8.95	26.22	3	10.24	16.28	20	8.09	15.56	12
Investment securities	10.98	20.37	18	10.71	17.19	24	10.53	17.85	21	12.44	16.41	32	11.37	16.02	30
Net loans and leases	74.19	58.81	85	80.87	63	93	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Net loans, leases and standby letters of credit	74.73	59.61	85	81.41	63.89	94	81.14	62.48	94	78.40	72.78	73	80.07	73.71	75
Core deposits	76.56	75.52	37	70.44	69.20	38	69.20	70.67	33	67.12	71.61	27	62.39	69.97	20
Noncore funding	8.98	10.15	54	15.31	15.53	64	16.40	14.13	68	15.94	14.61	55	23.64	16.58	79
Time deposits of \$250K or more	3.31	1.67	85	4.40	2.35	83	3.73	2.11	81	4.59	4.33	60	4.34	4.28	58
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.13	1.19	62	1.67	1.44	67	4.24	1.47	83	2.48	0.77	87	1.67	0.96	73
Secured federal funds purchased	0	0	49	0.55	0	98	3.05	0	99	0.87	0	97	0	0	48
Net federal funds purchased (sold)	1.13	0.54	72	1.67	0.59	77	4.24	0.54	93	2.47	0.75	87	1.66	0.97	74
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	1.30	1.75	58	1.80	1.24	69	1.55	2.75	46	10.01	3.63	85
Earning assets that reprice within 1 year	29.60	38.80	24	36.42	38.76	42	36.94	39.38	43	30.04	33.16	44	28.07	32.35	43
Interest-bearing liabilities that reprice within 1 year	17.32	6.64	88	15.58	8.86	84	18.23	8.20	87	17.62	18.54	62	16.24	18.20	58
Long-term debt that reprices within 1 year	0	0.27	31	2.94	0.52	90	2.23	0.47	87	2.01	0.15	93	10.44	0.16	98
Net assets that reprice within 1 year	12.28	30.83	15	17.91	27.76	25	16.48	29.11	23	10.41	13.71	36	1.39	12.98	23
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.68	-3.31	64	14.30	6.19	76	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	-0.49	-9.17	74	7.86	-2.71	83	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Short-term investment / Short-term noncore funding	105.16	304.29	23	25.52	149.65	12	22.20	184.19	8	35.67	78.10	46	14.58	62.28	26
Liquid assets - short-term noncore funding / Nonliquid assets	10.82	36.72	18	-0.76	24.47	9	-5.54	28.18	7	0.39	6.90	34	-11.56	4.17	9
Net loans and leases / Total deposits	87.90	73.05	84	102.88	82.06	88	102.79	79.43	90	104.08	90.96	84	110.58	92.88	88
Net loans and leases / Core deposits	96.91	78.83	83	114.79	92.26	83	116.46	88.34	85	115.72	102.55	76	127.19	106.50	83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.90	1.06	55	3.29	4.54	43	3.51	4.31	48	0.68	1.28	36	-1.22	-1.95	61
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	100	84.59	95	100	86.72	95	100	87.23	96	100	91.33	88	100	88.32	88
U.S. Treasury securities	2.52	6.01	57	1.85	5.26	57	2.11	4.72	64	6.46	2.07	84	7.48	2.08	87
US agency securities (excluding mortgage-backed securities)	2.35	4.24	57	3.20	3.94	62	3.11	4.01	63	11.86	8.16	69	19.54	11	74
Municipal securities	22.93	8.38	84	26.01	9.87	83	28.96	9.83	84	21.77	15.40	67	30.09	16.63	78
Mortgage-backed securities	71.68	66.09	55	60.70	66.61	40	57.70	66.64	38	50.37	57.07	32	33.27	54.50	21
Asset-backed securities	0	2.45	25	7.32	1.91	86	7.39	1.91	87	8.57	1.70	87	8.54	1.54	87
Other debt securities	0.52	3.01	40	0.92	2.93	46	0.74	3.01	44	0.92	3.73	47	1.02	3.75	49
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0.05	0.49	44	0.06	0.41	50
Debt securities 1 year or less	5.93	8.18	48	14	11.25	69	14.41	10.55	73	22.43	13.55	76	20.32	13.91	73
Debt securities 1 to 5 years	24.38	17.39	69	28.68	17.70	76	27.54	17.03	74	30.79	23.43	69	42.76	23.42	81
Debt securities over 5 years	69.69	72.07	37	57.33	68.10	30	58.05	69.86	25	46.73	58.63	31	36.86	58.36	20
Pledged securities	37.48	33.37	56	32.09	37.16	40	35.77	35.67	48	39.89	43.76	47	49.95	42.20	61
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	255.60	64.27	91	-11.29	124.80	7	30.64	183.32	26	35.30	32.84	63	222.67	16.28	95
Investment securities	5.33	32.48	20	51.77	20.30	86	25.59	23.62	64	14.51	4.80	76	28.49	8.02	83
Core deposits	11.59	16.96	29	51.37	26	90	52.90	26.88	91	12.63	9.96	67	35.59	10.40	92
Noncore funding	-39.78	-21.64	22	56.89	-6.57	95	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,913,094	2,060,631	1,989,510
Commit: Secured commercial real estate loans	1,346,400	918,445	965,386	660,592	693,028
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	69,521	68,561	71,777	62,065	59,825
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	101,793	388,815	410,766	126,838	40,330
Written options contracts (interest rate)	89,953	302,998	366,903	74,282	17,557
Purchased options contracts (interest rate)	31,615	0	31,615	0	0
Interest rate swaps	327,828	223,104	272,136	204,674	16,648
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							22.76	22.01	58	23.88	16.97	82	24.13	17.31	82
Standby letters of credit	0.53	0.66	56	0.54	0.72	54	0.56	0.71	55	0.72	0.36	85	0.73	0.35	86
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	4.23	47.31	18	7.22	51.49	19	8.45	48.62	24	4.70	2.95	75	0.90	6.51	28
Interest rate contracts	4.23	35.15	20	7.22	36.10	21	8.45	34.36	26	4.70	2.87	75	0.90	6.40	29
Interest rate futures and forward contracts	0.78	4.39	61	3.07	8.89	71	3.21	6.21	74	1.47	0.08	93	0.49	0.25	78
Written options contracts (interest rate)	0.69	1.69	53	2.39	2.33	72	2.87	2.18	76	0.86	0.13	89	0.21	0.26	65
Purchased options contracts (interest rate)	0.24	1.29	60	0	1.45	22	0.25	1.46	57	0	0.02	45	0	0.07	40
Interest rate swaps	2.52	20.27	21	1.76	20.71	16	2.13	20.83	16	2.37	2.19	76	0.20	5.18	31
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							31.11	42.82	46	31.17	24.81	75	31.82	25.18	74

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	551,189	914,917	1,081,420	405,794	74,535
Interest rate contracts	551,189	914,917	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	101,793	388,815	410,766	126,838	40,330
Written options	89,953	302,998	366,903	74,282	17,557
Exchange-traded	0	0	0	0	0
Over-the-counter	89,953	302,998	366,903	74,282	17,557
Purchased options	31,615	0	31,615	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	31,615	0	31,615	0	0
Swaps	327,828	223,104	272,136	204,674	16,648
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	551,189	914,917	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	165,022	388,815	410,766	126,838	48,326
Over 1 year to 5 years	65,557	63,229	63,230	63,229	0
Over 5 years	262,272	159,875	272,136	141,445	8,352
Gross negative fair value (absolute value)					
Held for trading	6,376	10,949	12,478	2,694	685
Gross positive fair value					
Held for trading	8,358	17,628	18,593	3,899	1,022
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	8,358	17,628	18,593	3,899	1,022
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards															
Written options	18.47	12.59	70	42.50	14.59	82	37.98	14.05	83	31.26	14.06	74	54.11	11.75	91
Exchange-traded	16.32	7.18	80	33.12	8.60	90	33.93	8.18	91	18.31	11.73	74	23.56	11.14	77
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Purchased options	16.32	6.91	81	33.12	8.13	90	33.93	7.73	91	18.31	10.84	74	23.56	10.65	78
Exchange-traded	5.74	3.41	70	0	3.51	18	2.92	3.42	64	0	2.45	35	0	1.29	38
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Swaps	5.74	3.01	74	0	2.98	20	2.92	2.86	67	0	2.28	36	0	1.22	38
Held for trading	59.48	71.71	29	24.39	67.37	15	25.16	68.76	15	50.44	64.61	29	22.34	65.42	23
Interest rate contracts															
Foreign exchange contracts	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Equity, commodity, and other contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts															
Non-traded	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded															
Interest rate contracts	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	89.42	91.91	30	66.88	90.28	14	69	91.48	14	81.69	80.07	38	76.04	82.85	28
Over 1 year to 5 years	29.94	27.90	62	42.50	31.66	68	37.98	32.05	68	31.26	15.20	76	64.84	12.75	92
Over 5 years	11.89	29.78	25	6.91	27.15	20	5.85	27.06	17	15.58	22.92	45	0	22.66	16
Gross negative fair value (absolute value)	47.58	29.19	71	17.47	28.15	42	25.16	29.56	46	34.86	34.12	54	11.21	36.28	35
Gross positive fair value	1.16	1.18	55	1.20	1.65	50	1.15	1.55	46	0.66	1.30	32	0.92	0.66	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.52	1.59	48	1.93	2.48	44	1.72	2.23	40	0.96	1.14	49	1.37	1.10	68
Gross positive fair value (X)															
Held for trading (X)	0.01	0.05	25	0.01	0.07	26	0.01	0.07	28	0	0	75	0	0.01	40
Non-traded (X)	0.01	0.06	21	0.02	0.10	23	0.02	0.09	24	0	0	78	0	0.01	39
Current credit exposure (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Credit losses on derivative contracts	0.01	0.01	49	0.02	0.02	63	0.02	0.02	66	0	0	84	0	0.01	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.01	0.05	29	0.02	0.07	33	0.02	0.06	31	0	0.01	61	0	0	50
90+ days past due	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
	0.09	0.59	27	0.18	0.91	30	0.18	0.85	30	0.06	0.10	60	0.02	0.06	48

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	165,368	56,134	56,134	53,487	45,256
Gross losses	11,498	1,257	1,819	2,668	1,415
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,190	905	1,011	632	623
Net losses	10,308	352	808	2,036	792
Provision for loan and lease losses	-47,141	90,158	85,669	4,683	9,023
Adjustments	0	24,373	24,373	0	0
Ending balance	107,919	170,313	165,368	56,134	53,487
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.49	-0.12	6	1.05	0.66	84	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases	-0.61	-0.21	9	1.33	1.06	70	0.91	0.82	62	0.07	0.16	29	0.14	0.16	52
Provision for loan and lease losses / Net loan and lease losses	-457.32	-65.12	16	25,613.07	587.54	98	10,602.60	487.86	98	230.01	142.73	77	1,139.27	182.69	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.32	33	1.65	1.58	63	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.11	1.30	34	1.63	1.55	65	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Allowance for loan and lease losses / Net loans and leases losses (X)	7.85	17.40	33	362.88	11.29	97	204.66	11.58	96	27.57	17.18	81	67.53	21.35	89
Allowance for loan and lease losses / Nonaccrual assets	203.18	330.05	34	238.46	301.93	54	147.18	299.17	21	108.54	315.75	21	92.92	285.36	17
ALLL / 90+ days past due + nonaccrual loans and leases	142.06	271.93	25	237.09	249.38	60	146.17	244.34	28	108.54	283.41	25	92.13	259.30	21
Gross loan and lease losses / Average loans and leases	0.15	0.20	48	0.02	0.35	4	0.02	0.34	3	0.04	0.16	19	0.02	0.15	10
Recoveries / Average loans and leases	0.02	0.08	12	0.01	0.07	12	0.01	0.07	10	0.01	0.05	19	0.01	0.05	18
Net losses / Average loans and leases	0.13	0.12	61	0.01	0.28	6	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	65.42	25.09	90	33.92	24.77	74	37.89	33.98	66	44.66	41.80	63	24.27	51.25	37
Earnings coverage of net loan and lease losses (X)	19.83	26.30	56	396.86	20.97	96	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90

Net Loan and Lease Losses By Type

Real estate loans	0.12	0.02	88	0.01	0.04	35	0.01	0.04	35	0.01	0.02	48	0	0.01	40
Real estate loans secured by 1-4 family	-0.03	-0.01	28	0.02	0.01	70	0.03	0.01	77	0.03	0.02	68	0.02	0.01	62
Revolving	-0.04	-0.07	36	0	0.01	37	-0.01	0.01	42	-0.02	0.02	15	0.04	0.02	70
Closed-end	-0.03	-0.01	27	0.03	0.01	81	0.04	0	84	0.04	0.02	74	0.01	0.01	56
Commercial real estate loans	0.16	0.04	87	0	0.06	32	0	0.07	23	0	0.02	34	0	0.01	27
Construction and land development	0.18	0.01	89	0.02	0	81	0.01	0	74	0	-0.02	36	-0.01	-0.02	30
1-4 family	0	0	24	0	0	25	0	0	27	-0.03	0	4	-0.01	0	11
Other	0.18	0.01	91	0.02	0	86	0.02	0	78	0.02	-0.02	93	0	-0.02	35
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	18	-0.01	0	9
Nonfarm nonresidential	0.17	0.05	85	0	0.08	10	0	0.11	9	0	0.03	27	0	0.02	25
Owner-occupied	0	0.01	68	0	0.02	30	0	0.02	26	0	0.01	44	0	0.01	43
Other	0.17	0.04	85	0	0.05	20	0	0.08	16	0	0.01	20	0	0.01	24
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.28	0.19	68	-0.02	0.46	3	-0.01	0.47	3	0.18	0.27	49	0.06	0.18	40
Loans to individuals		0.72			1.25		0.02	1.13	3	0.93	0.74	72	0.32	0.71	32
Credit card loans		2.27			3.33			2.92			1.89			1.65	
Agricultural loans		0.02			0.11			0.19			0.02			0.03	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.12	0.09	71	0.14	0.14	64	0.08	0.15	60	0.58	0.14	86	1.98	0.28	89

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	49,916	37,696	58,865	27,748	26,743
90+ days past due loans and leases	22,853	413	774	0	489
Nonaccrual loans and leases	53,114	71,421	112,360	51,716	57,564
Total past due and nonaccrual loans and leases	125,883	109,530	171,999	79,464	84,796
Restructured 30-89 days past due					
Restructured 30-89 days past due	450	0	0	875	529
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,184	5,595	6,219	5,297	5,414
Total restructured loans and leases	17,634	5,595	6,219	6,172	5,943
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,199	2,854	2,317	1,761	1,413
Other real estate owned	1,105	1,389	1,455	1,482	1,584
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.51	0.29	81	0.36	0.37	61	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
90+ days past due loans and leases	0.23	0.09	84	0	0.13	29	0.01	0.12	30	0	0.03	15	0.01	0.03	46
Nonaccrual loans and leases	0.54	0.54	57	0.69	0.66	58	1.07	0.66	84	0.77	0.48	77	0.87	0.49	83
90+ days past due and nonaccrual loans and leases	0.78	0.68	65	0.69	0.84	46	1.08	0.85	73	0.77	0.54	74	0.88	0.54	80
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	64	0	0.01	17	0	0.01	16	0.01	0	82	0.01	0.01	72
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.18	0.12	72	0.05	0.14	33	0.06	0.13	36	0.08	0.07	64	0.08	0.10	54
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.51	0.29	81	0.36	0.37	61	0.56	0.40	76	0.41	0.31	68	0.41	0.32	69
90+ days past due assets	0.23	0.09	84	0	0.13	27	0.01	0.12	28	0	0.03	15	0.01	0.03	46
Nonaccrual assets	0.54	0.55	57	0.69	0.67	58	1.07	0.67	82	0.77	0.48	77	0.87	0.49	83
30+ days past due and nonaccrual assets	1.29	1	73	1.05	1.25	48	1.64	1.29	75	1.18	0.87	73	1.29	0.88	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.58	0.40	78	0.57	0.52	61	0.88	0.52	86	0.60	0.39	77	0.70	0.39	82
90+ days past due and nonaccrual assets + other real estate owned	0.59	0.42	77	0.58	0.55	59	0.90	0.55	86	0.62	0.45	73	0.72	0.45	80
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.44	0.48	54	0.60	0.61	53	0.91	0.60	81	0.65	0.56	63	0.74	0.59	71
Allowance for loan and lease losses	52.70	67.85	47	44.43	66.38	34	70.23	66.66	62	99.47	92.08	61	114.21	95.97	69
Equity capital + allowance for loan and lease losses	3.44	4.12	45	4.74	5.10	46	7.10	4.97	78	4.70	4.77	56	5.45	5.09	63
Tier 1 capital + allowance for loan and lease losses	4.46	4.89	50	6.29	6.26	57	9.34	6.05	80	6.57	5.30	68	7.72	5.65	74
Loans and leases + other real estate owned	0.58	0.82	36	0.73	0.98	39	1.11	0.97	65	0.83	0.78	60	0.93	0.82	63

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.54	0.25	85	0.35	0.35	56	0.66	0.39	82	0.43	0.28	77	0.41	0.29	73
90+ days past due	0.28	0.12	84	0	0.17	40	0.01	0.16	41	0	0.03	24	0.01	0.03	48
Nonaccrual	0.54	0.60	56	0.65	0.70	52	1.08	0.76	78	0.68	0.45	80	0.76	0.48	77
Commercial and industrial															
30–89 days past due	0.34	0.24	72	0.42	0.24	77	0.18	0.23	53	0.20	0.22	56	0.42	0.23	79
90+ days past due	0	0.02	17	0	0.03	49	0.01	0.03	50	0	0.02	30	0.01	0.02	73
Nonaccrual	0.61	0.65	56	0.85	0.80	61	1.10	0.75	75	1.63	0.74	84	1.95	0.61	90
Individuals															
30–89 days past due	0.10	0.60	21	0.58	0.74	46	0.73	0.83	50	1.29	0.60	85	0.22	0.68	34
90+ days past due	0	0.08	18	0	0.11	38	0	0.14	19	0	0.02	31	0	0.03	67
Nonaccrual	0.33	0.17	81	0.35	0.24	70	0.34	0.28	69	0.13	0.12	65	0.07	0.15	48
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.11			0.15			0.17			0.10			0.11	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.51			0.72			0.49			0.80			0.46	
Foreign governments															
30–89 days past due		0			3.73			0							
90+ days past due		0			0			0							
Nonaccrual		0.17			0.04			0.09							
Other loans and leases															
30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.99	0.36	90	0.63	0.51	67	1.21	0.65	84	1.22	0.53	89	0.85	0.52	77
	90+ days past due	0.04	0.25	53	0.01	0.36	44	0.03	0.33	49	0	0.05	28	0.02	0.04	60
	Nonaccrual	1.07	0.76	76	0.90	0.91	60	0.95	0.89	62	0.95	0.55	82	0.71	0.61	64
Revolving	30-89 days past due	1.24	0.33	94	1.46	0.40	93	1.30	0.48	90	0.45	0.36	65	0.79	0.36	80
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.01	37	0.05	0.02	84
	Nonaccrual	1	1.05	67	0.97	1.28	62	0.96	1.13	63	0.62	0.34	73	0.55	0.35	75
Closed-end	30-89 days past due	0.93	0.36	86	0.41	0.52	50	1.19	0.65	80	1.43	0.56	89	0.87	0.54	75
	90+ days past due	0.05	0.27	56	0.02	0.41	47	0.04	0.38	53	0	0.05	29	0.01	0.05	58
	Nonaccrual	1.09	0.71	78	0.87	0.89	61	0.94	0.87	62	1.04	0.57	82	0.76	0.64	66
Junior lien	30-89 days past due	0.10	0.01	96	0.06	0.02	91	0.09	0.02	96	0.15	0.02	96	0.14	0.02	96
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.30	0.04	97	0.18	0.05	91	0.20	0.04	95	0.19	0.03	92	0.20	0.03	93
Commercial real estate	30-89 days past due	0.41	0.16	86	0.24	0.21	63	0.46	0.26	76	0.06	0.15	40	0.18	0.16	64
	90+ days past due	0.35	0.01	96	0	0.02	25	0	0.02	51	0	0.02	34	0	0.02	31
	Nonaccrual	0.38	0.48	53	0.56	0.53	57	1.14	0.62	81	0.56	0.34	75	0.78	0.41	78
Construction and development	30-89 days past due	0.09	0.15	61	0.59	0.24	80	0.26	0.28	62	0.26	0.20	75	0.45	0.17	83
	90+ days past due	0.50	0.01	99	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.16	0.31	63	0.23	0.32	64	1.23	0.41	86	0.21	0.18	72	0.57	0.18	83
1-4 family	30-89 days past due	0.05	0.03	78	0.58	0.03	97	0.02	0.03	61	0.19	0.05	85	0.38	0.07	89
	90+ days past due	0.06	0	97	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.07	0.02	88	0.16	0.03	88	0.13	0.03	90	0.09	0.01	88	0.35	0.04	91
Other	30-89 days past due	0.04	0.10	62	0.01	0.17	39	0.24	0.22	68	0.07	0.12	74	0.07	0.06	73
	90+ days past due	0.44	0	99	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.08	0.25	59	0.07	0.26	46	1.10	0.35	86	0.12	0.14	69	0.21	0.10	78
Multifamily	30-89 days past due	2.39	0.09	98	0.86	0.09	94	2.69	0.09	98	0	0.03	38	0.40	0.03	92
	90+ days past due	2.50	0	98	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.07	0.13	66	0.31	0.09	86	0.33	0.11	86	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.31	0.12	82	0.08	0.21	40	0.34	0.23	71	0.01	0.13	22	0.07	0.17	46
	90+ days past due	0.06	0.01	88	0	0.02	30	0	0.02	56	0	0.02	37	0	0.02	34
	Nonaccrual	0.49	0.58	55	0.69	0.68	59	1.17	0.80	72	0.72	0.36	77	0.92	0.52	75
Owner Occupied	30-89 days past due	0.12	0.04	87	0.06	0.07	54	0.15	0.07	80	0.01	0.06	34	0.01	0.08	33
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.22	0.20	58	0.15	0.26	35	0.26	0.27	51	0.14	0.19	47	0.33	0.20	73
Other	30-89 days past due	0.19	0.07	81	0.02	0.13	38	0.19	0.14	69	0	0.05	37	0.06	0.07	67
	90+ days past due	0.06	0.01	91	0	0.01	33	0	0.01	67	0	0.01	41	0	0.01	39
	Nonaccrual	0.27	0.31	57	0.54	0.36	69	0.91	0.44	80	0.58	0.14	89	0.59	0.22	80
Farmland	30-89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	845,885	892,425	893,979	621,593	642,104
Retained earnings	712,269	538,342	579,746	515,713	441,553
Accumulated other comprehensive income (AOCI)	-1,126	17,493	18,705	-4,332	-15,754
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,557,028	1,448,260	1,492,430	1,132,974	1,067,903
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	391,456	397,267	395,511	353,403	356,176
Accumulated other comprehensive income-related adjustments	-1,126	17,493	18,704	-4,332	-15,754
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,166,698	1,033,500	1,078,215	783,903	727,481
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,166,698	1,033,500	1,078,215	783,903	727,481
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	10,397	10,402
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	10,397	10,402
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	10,397	10,402
Tier 1 Capital	1,166,698	1,033,500	1,078,215	794,300	737,883
Tier 2 Capital					
Tier 2 capital instruments and related surplus	175,000	232,771	224,862	201,894	27,023
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	82,373	120,003	116,898	56,134	53,487
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	257,373	352,774	341,760	258,028	80,510
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	257,373	352,774	341,760	258,028	80,510
Exited advanced approach tier 2 capital					
Total capital	1,424,071	1,386,274	1,419,975	1,052,328	818,393
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	12,897,427	12,859,403	12,485,981	8,542,837	8,126,357
Less: Deductions from common equity tier 1 capital	391,456	397,266	395,511	353,403	356,175
Less: Other deductions	0	514,759	0	0	0
Total assets for leverage ratio	12,505,971	11,947,378	12,090,470	8,189,434	7,770,182
Total risk-weighted assets	9,309,429	9,891,379	10,191,389	7,085,780	6,674,926
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.53	12.59	54	10.45	12.26	27	10.58	12.35	25	11.06	12.50	31	10.90	12.37	28
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.53	13.31	42	10.45	12.97	11	10.58	13.08	9	11.21	13.19	22	11.05	13.03	20
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.30	15.21	61	14.02	15.12	30	13.93	15.23	30	14.85	14.63	63	12.26	14.48	13
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.33	9.07	65	8.65	9.05	43	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5,685	5,440	6,795	6,612	6,159	4.50	36.00
Other insurance activities income	5,685	5,440	6,795	6,612	6,159	4.50	36.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	146,710	126,182	126,886	113,172	110,823	16.27	58.24

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.43	0.38	84	1.63	0.41	85	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.51	11.72	48	10.48	11.07	45	10.20	11.03	44	13.31	11.53	51	14	13.70	48
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets		3.36			2.65			2.04			-25.04			5.03	
Deposits		10.74			-1.43			3.46			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	50.84	76.51	93.28	65.22	39.68

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	174,537	41,424	74,622	43,151	39,658	321.34	355.27
Dividends	174,447	41,240	74,410	42,625	39,370	323.00	363.71
Interest	90	184	212	526	288	-51.09	-87.45
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	174,537	41,424	74,622	43,151	39,658	321.34	355.27
Securities gains (losses)	-1	0	0	0	0		
Other operating income	278	411	720	567	609	-32.36	-79.80
Total operating income	174,814	41,835	75,342	43,718	40,267	317.87	340.19
Operating Expenses							
Personnel expenses	260	194	272	188	168	34.02	225.00
Interest expense	4,825	6,822	9,028	3,141	1,922	-29.27	
Other expenses	972	932	1,233	1,320	970	4.29	-34.63
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,057	7,948	10,533	4,649	3,060	-23.79	286.53
Income (loss) before taxes	168,757	33,887	64,809	39,069	37,207	398.00	342.40
Applicable income taxes (credit)	-1,126	-1,502	-1,988	-735	-283		
Extraordinary items							
Income before undistributed income of subsidiaries	169,883	35,389	66,797	39,804	37,490	380.04	346.87
Equity in undistributed income of subsidiaries	19,820	4,902	30,156	76,629	63,374	304.32	
Bank subsidiaries	19,820	4,902	30,156	76,629	63,374	304.32	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	189,703	40,291	96,953	116,433	100,864	370.83	443.03
Memoranda							
Bank net income	194,267	46,142	104,566	119,254	102,744	321.02	462.47
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,593,414	92.44	1,562,303	95.99	1,589,483	95.30	1,242,229	1,066,550	1.99	192.13
Common and preferred stock	1,593,414	92.44	1,562,303	95.99	1,589,483	95.30	1,242,229	1,066,550	1.99	209.13
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	7,409	0.43	9,495	0.58	9,925	0.60	10,430	10,118	-21.97	-29.90
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	119,022	6.90	51,514	3.17	63,943	3.83	90,361	23,334	131.05	1024.97
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	1,292	0.07	1,292	0.08	1,292	0.08	1,292	1,292	0.00	
Other assets	2,673	0.16	2,885	0.18	3,254	0.20	1,480	4,464	-7.35	447.75
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,723,810	100.00	1,627,489	100.00	1,667,897	100.00	1,345,792	1,105,758	5.92	203.48
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	172,639	10.01	199,118	12.23	196,455	11.78	199,009	27,023	-13.30	
Other liabilities	5,111	0.30	3,622	0.22	1,487	0.09	3,412	430	41.11	1072.25
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	10,397	10,402		-100.00
Total liabilities	177,750	10.31	202,740	12.46	197,942	11.87	212,818	37,855	-12.33	466.73
Equity Capital	1,546,060	89.69	1,424,749	87.54	1,469,955	88.13	1,132,974	1,067,903	8.51	188.09
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	46,119	2.68	47,026	2.89	47,057	2.82	34,970	35,531	-1.93	93.07
Common surplus	799,766	46.40	845,399	51.94	846,922	50.78	586,623	606,573	-5.40	384.89
Retained earnings	701,301	40.68	514,831	31.63	557,271	33.41	515,713	441,553	36.22	104.24
Accumulated other comprehensive income	-1,126	-0.07	17,493	1.07	18,705	1.12	-4,332	-15,754		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,723,810	100.00	1,627,489	100.00	1,667,897	100.00	1,345,792	1,105,758	5.92	203.48
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	10,397	10,402		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	10,397	10,402		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	16.66	12.52	82	4.11	6.29	26	7.24	7.29	47	10.51	10.58	51	9.84	11.03	38
Bank net income / Average equity investment in banks	16.02	12.35	79	4.41	6.43	27	7.29	7.45	43	10.53	10.85	47	10.96	11.56	49
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	102.41	96.45	57	114.52	87.60	87	107.85	88.16	71	102.42	103.77	43	101.86	104.73	34
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	11.50	16.51	47	14.23	20.37	50	13.47	20.06	50	18.78	9.66	79	3.54	9.50	36
Total debt / Equity capital	11.17	11.37	63	13.98	14.74	64	13.36	14.41	65	17.57	3.93	93	2.53	3.94	59
Total debt + notes payable to subs that issued TPS / Equity capital	11.17	13.41	50	13.98	17.04	55	13.36	16.67	56	18.48	7.99	81	3.50	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	11.17	11.46	62	13.98	15.02	64	13.36	14.68	64	17.57	3.97	93	2.53	3.98	58
Total debt / Equity capital – excess over fair value	11.17	11.47	63	13.98	14.86	64	13.36	14.52	65	17.57	3.93	93	2.53	3.94	59
Long-term debt / Equity capital	11.17	10.65	63	13.98	13.73	65	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	40.69	96	26.20	32.61	43	52.24	34.67	67	33.79	14.37	76	10.76	15.49	57
Double Leverage															
Equity investment in subs / Equity capital	103.06	103.15	54	109.65	103.27	83	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Total investment in subs / Equity capital	103.06	108.29	45	109.65	110.46	70	108.13	110.16	65	109.64	104.48	72	99.87	104.38	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.19	0.27	50	2.56	0.69	88	1.23	0.47	79	0.94	0.44	71	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X)	0.25	0.85	22	77.10	2.31	98	2.73	1.82	75	1.47	1.47	64		1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	337.57	152.56	91	92.45	128.63	28	121.43	136.59	48	94.53	153.39	23	95.45	113.37	40
Cash from ops + noncash items + op expense / Op expense + dividend	363.30	155.61	92	91.18	142.45	21	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	163.59	94.59	85	32.14	140.42	10	64.35	134.08	11	242.64	105.99	95	123.52	108.88	70
Pretax operating income + interest expense / Interest expense	3,597.55	1,645.53	85	596.73	1,826.91	35	817.87	2,016.32	42	1,343.84	17,211.14	53	2,035.85	1,631.73	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,597.55	1,896.20	83	589.77	1,413.95	36	810.24	1,539.23	44	1,149.68	2,481.22	57	1,599.07	1,015.91	76
Dividends + interest from subsidiaries / Interest expense + dividends	345.63	174.48	86	90.49	144.62	28	119.97	150.43	42	95.02	196.13	15	96.26	140.89	33
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	26.88	69.90	20	110.07	84.44	77	79.61	81.10	58	106.20	65.39	88	104.77	87.25	69
Dividends declared / Net income	24.08	27.22	45	96.68	49.77	89	54.85	42.29	69	36.31	25.65	67	38.94	24.10	70
Net income – dividends / Average equity.....	12.65	9.25	78	0.14	3.19	19	3.27	4.14	37	6.69	7.61	36	6.01	8.12	24
Percent of Dividends Paid															
Dividends from bank subsidiaries	381.95	160.45	86	105.87	130.19	45	139.93	132.17	56	100.84	160.93	24	100.24	131.90	40
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	381.95	213.42	82	105.87	167.02	32	139.93	174.85	46	100.84	209.89	18	100.24	144.51	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	89.80	43.30	89	89.38	61.85	70	71.16	60.28	61	35.74	45.88	38	38.32	33.37	56
Interest income from bank subsidiaries.....	0.05	0.11	70	0.40	0.48	69	0.20	0.36	66	0.44	0.09	87	0.28	0.11	83
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	89.84	48.70	86	89.78	71.13	68	71.36	62.88	57	36.18	48.40	37	38.60	35.67	56
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			0.02			0.17	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			0.01			0.06	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.79	72.55	82	98.58	68	71	98.76	69.76	72	97.50	77.61	51	97.77	72.95	60
Interest income from bank subsidiaries.....	0.05	0.27	62	0.44	1.03	69	0.28	0.63	68	1.20	0.23	89	0.72	0.55	82
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.84	82.68	76	99.02	80.80	59	99.04	82.20	63	98.70	94.06	41	98.49	89.39	48
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	5.22	70.71	32	38.49	81.26	52